

A friendly warning about performance cars.

Performance cars are autos that have a powerful engine and a comparatively lightweight body. Claims experience shows that these cars are involved in more accidents than autos with engines having less horsepower.

Accidents with these cars often involve driving at excessive speeds.

Therefore, we strongly urge you, or anyone driving a performance car, to drive with extreme care. Use common sense and drive within the speed limit.

Your personal driving habits directly affect your automobile insurance premium.*

For example, if you drive a non-performance type auto and have an accident/violation-free driving record, you will have a lower insurance premium. However, if you drive a non-performance type auto but have a driving record which includes accidents and/or violations, then your insurance premium will be higher by an average of 18 percent. If you drive a performance car with a clean driving record, your premium will be higher by an average of 17 percent. And if you drive a performance car with a driving record which includes accidents and/or violations, your insurance premium will be higher by an average of 38 percent.

If you drive a performance car and/or have a poor driving record, many insurers won't insure you or will insure you at a much higher premium.

Now you know why safe driving is so important. Please, for yourself and those who care about you, accept the responsibility that driving an auto requires. Plan to drive safely.



Lookin' Out, ERIE's Safe Teen Driving Program

Erie Insurance is teaming up with students to encourage safe driving. Teens are lookin' out for their friends by driving home safety messages about the dangers of the roads. Why? Because auto accidents are the number one killer of teenagers. In fact, thousands of young drivers die on our nation's roads every year.

The goal of **Lookin' Out** is simple:

- To save lives
- Encourage driver safety, especially among young drivers

But, Erie Insurance cannot accomplish this goal alone. High schools in areas where Erie Insurance operates have a unique opportunity to take an active role in raising the awareness of safe teen driving habits by becoming an official **Lookin' Out** school.

With your commitment, Erie Insurance will provide each district with a step-by-step guide for implementing the **Lookin' Out** program in your school. By actively participating, you can take an important step in saving lives. If you have questions or need more information, call (800) 458-0811, ext. 7154.



** The premium information presented in this paragraph is based on averages. Your premium may vary due to factors such as your driving record, vehicle type, location, etc.*

For all your insurance needs

Erie Insurance offers a broad range of services to meet family insurance needs, including a variety of home and tenant insurance policies and boat insurance. ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance offers a complete line of products to meet individual and business life insurance needs.

This brochure is not an insurance policy. The policy contains the specific details of the coverages, conditions, and exclusions. All coverages are not available in all states. Your ERIE Agent can offer you professional advice and answer any questions you may have before you buy.

Equal professional service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.



We've got you covered. It's our true blue promise.

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Youthful Driver

Safety Information





Why is safe driving so important?

Here are some real life facts about teenage drivers:

- Teenagers comprised 10 percent of the U.S. population in 2005 and 14 percent of all motor vehicle deaths.
- Male drivers 16–19 years old are involved in approximately four times as many nighttime fatal crashes per 100 million miles traveled as drivers 30–54 years old.¹
- More than half (54 percent) of all teenage motor vehicle deaths occur on Friday, Saturday and Sunday. Half of teenage motor vehicle deaths in 2005 occurred between 3 p.m. and midnight.
- Thirty-seven percent of all deaths among 13–19 year olds resulted from motor vehicle accidents in 2003.
- Fifteen percent of fatally injured drivers in 2005 had blood alcohol concentrations at or above .08%.



STOP: Please read these statistics again!

These statistics speak for themselves. They illustrate how extremely important it is to take driving an auto seriously.

What's the bottom line?

To avoid becoming a statistic, please read, think about and use the following safety guidelines. By following these tips, you can directly affect your future auto insurance premiums and eligibility

with a preferred or standard insurer. Right now, your total premium with Erie Insurance is \$_____. If you were insured with a substandard insurer, your total premium could be as much as \$_____.

Use your common sense for safe driving.

Your friends won't have to pay the expensive ticket, the additional insurance costs or face the courts for criminal charges related to reckless driving. Don't give in to "peer pressure!"

Take care of your auto. Check your:

- Tires
- Oil level
- State inspection—if applicable

Always be courteous.

- Don't blind other drivers with your auto's high beams.
- Be patient and considerate to others.
- Look before backing out of a parking space or entering traffic.

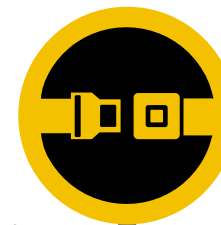
Don't lend your auto.

- Always have permission to use an auto.
- Always have permission to lend an auto. Your insurance usually follows the auto, not the driver. If a friend wrecks your auto, your insurance pays for the damage.

Wear your seat belt.

Wearing your seat belt is the law in most states, but that's not the only reason you should wear it. It will dramatically reduce your chances of receiving a head injury or being thrown from your vehicle if you are involved in an accident. Make sure your passengers buckle up, too.

Your safety is important to your family. If you won't wear a seat belt for yourself, do it for the people who love and care about you.



Don't drink and/or take drugs and drive.



The fact is, when you drink, even a small amount of alcohol can affect you. For example, one 12 oz. serving of beer contains 5 percent alcohol, or a Blood Alcohol Content (BAC) of .02.

If your BAC is:

- .01–.02
- .03–.05
- .06–.10

The result is:

- Your judgement is affected.
- Your reaction time is slowed.
- Your judgement is seriously affected. Emotions and behavior become exaggerated.²

When you drink and drive, you endanger yourself and others. This danger also exists when you take drugs and drive.

Know the rules of the road.

- Know your traffic signs.

Not obeying the rules of the road can result in traffic violations. They include:

- Speeding
- Reckless/improper driving
- Improper passing
- Hit-and-run or leaving the scene of an accident
- Drag racing on a public highway
- Driving while under the influence of alcohol or drugs

Drivers who incur traffic violations are more likely to be involved in accidents. Traffic violations usually mean traffic tickets, and you even can be jailed for the more serious offenses. And, they will increase your insurance costs.

Sources:

¹ IIHS Fatality Facts, September 2000. Teenagers. Washington, D.C.: Insurance Institute for Highway Safety.

Why Choose ERIE?

Erie Insurance, headquartered in Erie, Pennsylvania, was founded in 1925 and has grown to be among the most respected insurers in the country. ERIE takes pride in its tradition of financial stability and outstanding service offered to its Policyholders.

